

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-19216
Raymond D. Neate and Sheila D. Neate Judge: JNP
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 2-7-2022
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SAS Initial Debtor: SDN Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 470 per Month to the Chapter 13 Trustee, starting on March 1, 2022 for approximately 19 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Funds paid to date to Chapter 13 Trustee- \$29,105

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,510 (Has been paid)
DOMESTIC SUPPORT OBLIGATION		Plus Court Approved Fee Applications

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Calibur Home Loans	post filing mortgage payments on residence	\$6,871.10	0	\$6,871.10	\$1,483.44

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Castle Credit Holdings	Water Treatment System	\$6,201.02	\$1,000	None	\$1,000	0	\$1,000

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Auto Loan with Key Bank on 2009 Chevy Coronado to be paid outside of plan

Auto Loan with Toyota Motor Credit for 2014 Toyota Camry to be paid outside of plan

Di-Tach Finacial- Debtor on Mortgage with ex-wife- he is not on the deed- Payments to be paid outside of plan by his ex-wife

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 0 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Castle Credit Holdings	Water Treatment System	\$6,201.02	\$1,000	\$1,000	\$5,201.02

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney Fees
- 3) Secured Claims
- 4) Priority Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 7/31/2018.

<p>Explain below why the plan is being modified:</p> <p>Debtor is going to roll post-petition payments into the Chapter 13 Plan.</p> <p>Debtor seeking to extend plan under CARES Act</p>	<p>Explain below how the plan is being modified:</p> <p>Post-petition arrears placed into section curing defaults on residence</p> <p>Length of plan is being extended and we will file a certification in support of Covid-19 Chapter 13 Plan Modifications</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 2/7/2022

/s/Sheila D. Neate

Debtor

Date: _____

Joint Debtor

Date: 2/7/2022

/s/Steven A. Silnutzer

Attorney for Debtor(s)

In re:
Raymond D. Neate
Sheila D. Neate
Debtors

Case No. 17-19216-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 14, 2022

Form ID: pdf901

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Raymond D. Neate, Sheila D. Neate, 213 Washington Ave., Egg Harbor City, NJ 08215-1327
aty	+ Steven Kelly, Stern & Eisenberg, PC, 1040 N. Kings Highway, Ste. 407, Cherry Hill, NJ 08034-1925
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516808371	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
516815043	Benjamin Neate, 213 Washington Ave Apt Egg, Egg Harbor City, NJ 08215-1327
516857274	+ CALIBER HOME LOANS, INC., Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516808372	Calibur Home Loans, Inc., PO Box 24610, Oklahoma City, OK 73124-0610
516808374	Carrie Brown Esq. Portfolio Recovery, ATL-DC-2002-16, 120 Corporate Blvd, Norfolk, VA 23502-4952
516808375	Cenlar Federal Savings & Loan, 425 Phillips Blvd, Ewing, NJ 08618-1430
516870411	+ Ditech Financial LLC, McCabe Weisberg & Conway, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
516875459	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
518289317	+ LoanCare, LLC., 3637 Sentara Way, Virginia Beach, Virginia 23452, LoanCare, LLC., 3637 Sentara Way Virginia Beach, Virginia 23452-4262
518286320	+ LoanCare, LLC., 3637 Sentara Way,, Virginia Beach, Virginia 23452-4262
516879355	+ New Jersey Turnpike Authority, Mark Schneider, Esq., 581 Main Street, PO Box 5042, Woodbridge, NJ 07095-5042
516822904	+ Prime Acceptance Co., c/o Ragan & Ragan, P.C., 3100 Route 138 West, Wall, NJ 07719-9020
516808390	Sallie Mae Inc., PO Box 3229, Wilmington, DE 19804-0229
516808392	Stern and Eisenberg, PC, Margaret Cascino-F-139142-15, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
519142880	+ Steven Kelly, Esquire, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
516808393	Superior Court of NJ - Atlantic County, ATL-DC-002002-16, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4510
516808394	Superior Court- Forclosure Unit, F-039142, PO Box 971, Trenton, NJ 08625-0971
516958449	+ TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507
516960919	+ TD Bank, N.A., Richard J. Tracy, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517014524	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517089759	U.S. Bank Trust, N.A., as Trustee for LSF9 Master, c/o Caliber Home Loans, Inc., PO Box 619063, Dallas, TX 75261-9063
516995708	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 14 2022 23:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 14 2022 23:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Feb 14 2022 23:05:00	Caliber Home Loans, Inc., 16745 W. Bernardo, Suite 300, San Diego, CA 92127-1908
517808983	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Feb 14 2022 23:05:00	CALIBER HOME LOANS, INC., CALIBER

District/off: 0312-1

User: admin

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			HOME LOANS, INC., BANKRUPTCY DEPARTMENT, 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500
517047808	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Feb 14 2022 23:05:00	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
516808373	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 14 2022 23:08:26	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
516879347	+ Email/Text: legal@castlecredit.com	Feb 14 2022 23:05:00	Castle Credit Co. Holdings, Prime Acceptance Corp., PO Box 6462, Chicago, IL 60680-6462
516808377	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 14 2022 23:19:43	Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
516808378	Email/PDF: creditonebknottifications@resurgent.com	Feb 14 2022 23:09:14	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516808379	Email/Text: mrdiscen@discover.com	Feb 14 2022 23:04:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
517033686	Email/Text: mrdiscen@discover.com	Feb 14 2022 23:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516808381	Email/Text: EBNBKNOT@ford.com	Feb 14 2022 23:04:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
516808376	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 14 2022 23:08:17	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516808382	Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 14 2022 23:04:00	Key Bank, NA, 4910 Tiedeman Rd, Cleveland, OH 44144-2338
516808383	Email/PDF: resurgentbknottifications@resurgent.com	Feb 14 2022 23:09:29	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516918778	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 14 2022 23:08:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517029219	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 14 2022 23:04:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516808384	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 14 2022 23:08:18	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
516808385	Email/Text: bankruptcydpt@mcmcg.com	Feb 14 2022 23:04:00	Midland Funding LLC, c/o Midland Credit Management, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
516808386	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Feb 14 2022 23:04:00	NJ EZ Pass Violation Center, PO Box 4971, Trenton, NJ 08650-4971
516808387	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 14 2022 23:09:14	Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502-4962
517056216	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 14 2022 23:09:14	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517056181	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 14 2022 23:08:58	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517056253	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 14 2022 23:09:15	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
516808389	Email/Text: legal@castlecredit.com	Feb 14 2022 23:05:00	Prime Acceptance Corp, 200 W Jackson Blvd Ste 720, Chicago, IL 60606-6941
519017699	+ Email/Text: RASEBN@raslg.com	Feb 14 2022 23:04:00	ROBERTSON, ANSCHUTZ, SCHNEID & CRANE LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170,, DULUTH, GA 30097-8461
516883811	+ Email/Text: ebn_bkrt_forms@salliemae.com	Feb 14 2022 23:04:00	Sallie Mae,, P.O box 3319,, Wilmington, DE 19804-4319

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516808391	Email/PDF: gecsedl@recoverycorp.com	Feb 14 2022 23:09:11	Sam's Club / Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
516809579	+ Email/PDF: gecsedl@recoverycorp.com	Feb 14 2022 23:08:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516808395	Email/Text: bankruptcy@td.com	Feb 14 2022 23:04:00	TD Bank NA, 70 Gray Rd, Portland, ME 04105-2019
516808396	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 14 2022 23:04:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
517014524	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 14 2022 23:04:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
TOTAL: 32			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517088820	*+	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
518289316	*+	LoanCare, LLC., 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
516808388	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502-4962
516808380	##	DiTech Financial, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2022 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kevin M. Buttery	

District/off: 0312-1

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on behalf of Creditor CALIBER HOME LOANS INC. kbuttery@moodklaw.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Sindi Mncina

on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com

Sindi Mncina

on behalf of Loss Mitigation Caliber Home Loans Inc. smncina@raslg.com

Sindi Mncina

on behalf of Creditor Ditech Financial LLC smncina@raslg.com

Sindi Mncina

on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC smncina@raslg.com

Steven A. Silnutzer

on behalf of Joint Debtor Sheila D. Neate stevenasil2000@yahoo.com G28047@notify.cincompass.com;silnutzerlaw@gmail.com

Steven A. Silnutzer

on behalf of Debtor Raymond D. Neate stevenasil2000@yahoo.com G28047@notify.cincompass.com;silnutzerlaw@gmail.com

Steven P. Kelly

on behalf of Creditor CALIBER HOME LOANS INC. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15